

United States Bankruptcy Court
Northern District of Alabama

In re:
Tyler Carter
Emalie Carter
Debtors

Case No. 22-80387-CRJ
Chapter 7

District/off: 1126-8
Date Rcvd: Mar 10, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Tyler Carter, Emalie Carter, 3424 Co Rd. 8, Woodville, AL 35776-7221
tr	+ Judith Thompson, P. O. Box 18966, Huntsville, AL 35804-8966
10832411	+ 1st Franklin Financial, 24833 John T. Reid Pkwy, Suite 3-B, Scottsboro, AL 35768-2343
10832386	+ 1st Franklin Financial, P.O. Box 229, Trussville, AL 35173
10832412	+ Alteon Health, 12420 Milestone Center Drive, Suite 200, Germantown, MD 20876-7111
10832413	+ C. Howard Grisham, P.O. Box 5585, Huntsville, AL 35814-5585
10832399	+ Landmark Financial, P.O. Box 2969, Covington, GA 30015-7969
10832401	+ New Hope Electric Co-op, 5415 Main Dr., New Hope, AL 35760-9758
10832402	+ North Alabama Electric Co-op, 41103 US-72, Stevenson, AL 35772
10832403	+ PNC Bank, P.O. Box 5580, Cleveland, OH 44101-0580
10832385	+ Prime Funding, Inc., 4081 Hwy 431 S, Albertville, AL 35950-0244
10832404	+ Rachel Peterson MD, 4810 Whitesport Circle SE, #215, Huntsville, AL 35801
10832414	+ Redstone Federal Credit Union, P.O. Box 5347, Huntsville, AL 35814-5347
10832406	+ Scottsboro Electric Power Board, 404 E Willow St., Scottsboro, AL 35768-1904
10832408	+ Sun Loan Company #268, 201 Veterans Dr., Ste 105, Scottsboro, AL 35768-2168

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: john@jlarsenlaw.com	Mar 10 2022 23:32:00	John C. Larsen, Larsen Law, P.C., 1733 Winchester Rd, Huntsville, AL 35811
smg	+ Email/Text: bnc_notices_northern@alnba.uscourts.gov	Mar 10 2022 23:33:00	Richard Blythe, BA Decatur, P O Box 3045, Decatur, AL 35602-3045
10832384	EDI: PHINAMERI.COM	Mar 11 2022 08:01:00	Americredit Financial Services, 200 Bailey Ave., Fort Worth, TX 76107
10832413	+ Email/Text: pcornelius@grishamcummins.com	Mar 10 2022 23:33:00	C. Howard Grisham, P.O. Box 5585, Huntsville, AL 35814-5585
10832387	+ EDI: CCS.COM	Mar 11 2022 08:00:00	CCS Collections, 725 Canton Street, Norwood, MA 02062-2679
10832389	+ Email/Text: bk@creditcentralllc.com	Mar 10 2022 23:33:00	Credit Central, 700 E North St., Ste 15, Greenville, SC 29601-3013
10832390	+ Email/Text: operationsclerk@easypayfinance.com	Mar 10 2022 23:32:00	Duvera Billing Services, LLC, 1959 Palomar Oaks Way, Ste 340, Carlsbad, CA 92011-1313
10832391	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Mar 10 2022 23:38:51	Exeter Finance, 102 West John Carpenter Fwy, Irving, TX 75039-2001
10832392	Email/Text: corporatecredit@farmersfurniture.com	Mar 10 2022 23:33:00	Farmers Furniture, P.O. Box 1140, Dublin, GA 31040

10832394	+ Email/Text: bankruptcies@foxcollection.com	Mar 10 2022 23:33:00	Fox Collection Center, PO Box 528, Goodlettsville, TN 37070-0528
10832395	Email/Text: chstephens@jchca.org	Mar 10 2022 23:32:00	Highlands Medical Center, 380 Woods Cove Rd., Scottsboro, AL 35768
10832396	+ Email/Text: bankruptcymails@hollowaycredit.com	Mar 10 2022 23:33:00	Holloway Credit Solutions LLC, 1286 Carmichael Way, Montgomery, AL 36106-3645
10832397	+ Email/Text: pa.customerservice@hhsys.org	Mar 10 2022 23:34:00	Huntsville Hospital, 101 Sivley Rd, Huntsville, AL 35801-4470
10832398	EDI: JEFFERSONCAP.COM	Mar 11 2022 07:59:00	Jefferson Capital Systems LLC, 16 McLeland Rd., Saint Cloud, MN 56303
10832400	Email/Text: sheri@masinc.org	Mar 10 2022 23:33:00	Merchants Adjustment, 56 N. Florida St., Mobile, AL 36607
10832405	+ Email/Text: Bankruptcy@redfcu.org	Mar 10 2022 23:33:00	Redstone FCU, Attn: Bankruptcy Dept, 220 Wynn Drive, Huntsville, AL 35893-0001
10832388	Email/Text: smbk@heightsfinance.com	Mar 10 2022 23:32:00	Covington Credit, 1527 S Broad St., Scottsboro, AL 35768
10832407	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Mar 10 2022 23:33:00	Security Finance, P.O. Box 3146, Spartanburg, SC 29304-3146
10832415	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Mar 10 2022 23:33:00	Security Finance, 110 S Market St., Scottsboro, AL 35768-1805
10832409	EDI: WSBC	Mar 11 2022 08:03:00	W.S Badcock Corporation, P.O Box 232, Mulberry, FL 33860
10832410	+ EDI: WABK.COM	Mar 11 2022 08:03:00	World Finance, 108 Frederick Street, Greenville, SC 29607-2532

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
10832393	##+	First Credit Corp, 4909 Pearl East Circle, Suite 200, Boulder, CO 80301-2499

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2022

Signature: /s/Joseph Speetjens

Information to identify the case:

Debtor 1 **Tyler Carter**
 First Name Middle Name Last Name

Debtor 2 **Emalie Carter**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1711**EIN **-----**Social Security number or ITIN **xxx-xx-6523**EIN **-----**Date case filed for chapter **7 3/9/22****UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA, NORTHERN DIVISION**Case number: **22-80387-CRJ7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tyler Carter	Emalie Carter
2. All other names used in the last 8 years	aka Franklin Carter	
3. Address	3424 Co Rd. 8 Woodville, AL 35776	3424 Co Rd. 8 Woodville, AL 35776
4. Debtor's attorney Name and address	John C. Larsen Larsen Law, P.C. 1733 Winchester Rd Huntsville, AL 35811	Contact phone 256 859-3008 Email: john@jlarsenlaw.com
5. Bankruptcy trustee Name and address	Judith Thompson P. O. Box 18966 Huntsville, AL 35804	Contact phone 256 880-2217
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	400 Well Street P. O. Box 2775 Decatur, AL 35602	Hours open: 8:00 a.m. – 4:00 p.m. Monday–Friday Contact phone 256-584-7900 Date: 3/10/22

For more information, see page 2 >

7. Meeting of creditors**April 8, 2022 at 09:15 AM****Telephone Conference:**
877-336-1829
Access Code:
2434017#

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

DO NOT COME TO THE COURTHOUSE. This meeting will take place by telephone only until further notice. At least five minutes prior to the start of the meeting, dial the telephone number and enter the access code. There is no security code. Once connected, please mute your phone until the case is called and disconnect when notified your meeting is completed. You are encouraged to call from a landline if possible from a quiet location. Do not use a speaker function or place the call on hold. Debtor(s) is encouraged to contact your attorney prior to the meeting for more information.

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:**Filing deadline: 6/7/22****You must file a complaint:**

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.